

Information to identify the case:

Debtor 1	Scott Earp	Social Security number or ITIN xxx-xx-8230
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Elizabeth Earp	Social Security number or ITIN xxx-xx-4436
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-27406-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Earp

Elizabeth Earp

8/17/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Scott Earp
Elizabeth Earp
DebtorsCase No. 13-27406-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Aug 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2018.

db/jdb +Scott Earp, Elizabeth Earp, 11 4th Avenue, Monroe Township, NJ 08831-8721
 cr +RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 514175345 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 514131048 +Dyck Oneal Inc, 15301 Spectrum Dr, Addison, TX 75001-6436
 514131049 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar, 350 Highland Dr, Lewisville, TX 75067)
 514288283 +RBS Citizens, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 514325236 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 18 2018 00:16:25 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 18 2018 00:16:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +EDI: WFFC.COM Aug 18 2018 03:43:00 Wells Fargo Home Mortgage, PO Box 10335,
 Des Moines, IA 50306-0335
 514362276 +E-mail/Text: bncmail@w-legal.com Aug 18 2018 00:16:37 ALTAIR OH XIII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514367725 +E-mail/Text: bncmail@w-legal.com Aug 18 2018 00:16:37 ANTIO, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514131044 EDI: CAPITALONE.COM Aug 18 2018 03:43:00 Cap One, Po Box 85520, Richmond, VA 23285
 514131046 Fax: 888-777-2057 Aug 18 2018 00:18:25 Cco Mortgage Corp., 10561 Telegraph Road,
 Glen Allen, VA 23059
 514131045 +E-mail/Text: ering@cbhv.com Aug 18 2018 00:16:16 Cb Of The Hudson Valle, 155 N Plank Rd,
 Newburgh, NY 12550-1748
 514131052 EDI: RCSDELL.COM Aug 18 2018 03:43:00 Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
 514131047 +EDI: DISCOVER.COM Aug 18 2018 03:43:00 Discover Fin Svcs, LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316
 514131050 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 18 2018 00:20:55 Regional Acceptance Co,
 621 W Newport Pike, Wilmington, DE 19804-3235
 514203074 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Aug 18 2018 00:20:55 Regional Acceptance Corporation,
 PO Box 1847, Wilson, NC 27894-1847
 515296561 EDI: RMSC.COM Aug 18 2018 03:43:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 514131051 +EDI: CITICORP.COM Aug 18 2018 03:43:00 Thd/cbna, Po Box 6497,
 Sioux Falls, SD 57117-6497
 514341547 +EDI: WFFC.COM Aug 18 2018 03:43:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
 MAC# D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
 514131053 +EDI: WFFC.COM Aug 18 2018 03:43:00 Wells Fargo Hm Mortgag, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty ##Zucker Goldberg and Ackerman, 200 Sheffied Street, Ste 101, PO Box 1024,
 Mountainside, NJ 07092-0024
 514131054 ##+Zucker, Goldberg & Ackerman, 200 Sheffield St, Suite 101, POBox 1024,
 Mountainside, NJ 07092-0024

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Aug 17, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com
Robert A. Rich on behalf of Creditor RBS Citizens, N.A. rrich2@hunton.com
Robert P. Saltzman on behalf of Creditor RBS Citizens, N.A. dnj@pbslaw.org
Scott E. Kaplan on behalf of Joint Debtor Elizabeth Earp scott@sekaplanlaw.com, felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum_rick@yahoo.com, anthonyinicpa@gmail.com
Scott E. Kaplan on behalf of Debtor Scott Earp scott@sekaplanlaw.com, felisha@sekaplanlaw.com, sekparalegal@gmail.com, blum_rick@yahoo.com, anthonyinicpa@gmail.com

TOTAL: 8